

B/IFW



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re application: **Kraemer et al.**

Serial No.: **09/505,031**

Filed: **February 16, 2000**

For: **Method and System for
Identifying Teaser Surfers with Time
Series Credit History**

§ Group Art Unit: **3692**
§ Examiner: **Graham, Clement B.**
§ Attorney Docket No.: **RSW919990118US1**
§

37945

PATENT TRADEMARK OFFICE
CUSTOMER NUMBER

AMENDMENT UNDER C.F.R. § 1.312

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

Proposed amendments to the claims begin on page 2 of this paper.